

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: May, 2021

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May, 2021

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS		Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements		MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements -		MOR-1 (INDV)		
Bank Reconciliation		(CONT)		
Copies of bank statements				
Cash disbursements journals				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts		MOR- 4		
Debtor Questionnaire		MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

6-25-21

Date

Signature of Joint Debtor

Date


Signature of Preparer

6/8/2021
Date

Peter Fleming CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management Purposes
Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	32,165.82	
RECEIPTS		
Wages (Net)	6,064.60	180,041.86
Interest and Dividend Income	1.32	10.73
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		24,100.00
Total Receipts	6,065.92	204,152.59
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	7,000.00	52,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	3,423.53	25,781.20
Insurance	674.64	5,685.64
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	3.79	5,453.93
Household Expenses	831.85	20,461.58
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	453.36	4,234.46
Gifts		
Other (attach schedule)	2,656.82	62,262.96
Total Ordinary Disbursements	15,043.99	177,292.03
REORGANIZATION ITEMS:		
Professional Fees	123.03	3,996.06
U. S. Trustee Fees		1,951.85
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	123.03	5,947.91
Total Disbursements (Ordinary + Reorganization)	15,167.02	183,239.94
Net Cash Flow (Total Receipts - Total Disbursements)	(9,101.10)	20,912.65
Cash - End of Month (Must equal reconciled bank	23,064.72	

FORM MOR-1 (INDV)

Unaudited, for Management Purposes
Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		9,400.00
Incoming Funds Transfer		500.00
Gift from Daughter		4,000.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	2,656.82	62,262.96
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management
Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: May 2021

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Reporting Period: May 2021

Must be completed each month		Yes	No
1.	Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2.	Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3.	Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4.	Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

FORM MOR-5
(9/99)

Checking, Period Ending 05/31/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	216.84
Checks and payments cleared (4)	-83.65
Deposits and other credits cleared (0)	0.00
Statement ending balance	133.19
Register balance as of 05/31/2021	133.19

Details

Checks and payments cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/25/2021	Expense			-9.99
05/25/2021	Expense			-3.00
05/26/2021	Expense			-57.18
05/26/2021	Expense			-13.48
Total				-83.65

EVERYTHING CHECKING (9586), Period Ending 05/31/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	20,850.92
Checks and payments cleared (20)	-2,079.14
Deposits and other credits cleared (1)	2,978.57
Statement ending balance	21,750.35

Uncleared transactions as of 05/31/2021	-39.51
Register balance as of 05/31/2021	21,710.84

Details

Checks and payments cleared (20)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/23/2021	Expense			-91.26
05/23/2021	Expense			-26.73
05/23/2021	Expense			-52.25
05/24/2021	Expense			-10.53
05/24/2021	Expense			-200.00
05/24/2021	Expense			-200.00
05/24/2021	Expense			-40.03
05/25/2021	Expense			-1,000.00
05/25/2021	Expense			-25.00
05/25/2021	Expense			-6.00
05/25/2021	Expense			-30.73
05/25/2021	Expense			-18.49
05/26/2021	Expense			-3.73
05/26/2021	Expense			-3.73
05/26/2021	Expense			-151.00
05/26/2021	Expense			-30.74
05/26/2021	Expense			-21.37
05/27/2021	Expense			-64.50
05/27/2021	Expense			-62.51
05/27/2021	Expense			-40.54
Total				-2,079.14

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/28/2021	Deposit			2,978.57
Total				2,978.57

Additional Information

Uncleared checks and payments as of 05/31/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/26/2020	Expense			-3.73
12/26/2020	Expense			-3.73
12/29/2020	Expense			-32.05
Total				-39.51

EVERYTHING CHECKING (9586), Period Ending 05/21/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	31,261.91
Checks and payments cleared (68)	-16,628.98
Deposits and other credits cleared (3)	6,217.99
Statement ending balance	20,850.92

Uncleared transactions as of 05/21/2021	-39.51
Register balance as of 05/21/2021	20,811.41
Cleared transactions after 05/21/2021	0.00
Uncleared transactions after 05/21/2021	899.43
Register balance as of 06/07/2021	21,710.84

Details

Checks and payments cleared (68)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/22/2021	Expense			-9.89
04/22/2021	Expense			-56.65
04/22/2021	Check	2174	Dept of Transportation	-86.00
04/22/2021	Transfer			-175.00
04/22/2021	Expense			-288.00
04/26/2021	Expense			-3.73
04/26/2021	Expense			-3.73
04/26/2021	Expense			-122.87
04/26/2021	Expense			-5.24
04/26/2021	Expense			-151.00
04/26/2021	Check	2173	US Trustee Payment Center	-1,301.85
04/26/2021	Expense			-13.88
04/27/2021	Expense			-119.78
04/27/2021	Expense			-64.50
04/28/2021	Expense			-21.37
04/28/2021	Expense			-500.00
04/28/2021	Expense			-19.93
04/28/2021	Expense			-71.87
04/29/2021	Expense			-23.58
04/29/2021	Expense			-63.50
04/29/2021	Expense			-8.00
04/30/2021	Expense			-46.03
05/03/2021	Expense			-64.17
05/03/2021	Expense			-5.33
05/03/2021	Expense			-52.09
05/04/2021	Expense			-261.82
05/04/2021	Expense			-9.99
05/05/2021	Expense			-80.00
05/06/2021	Expense			-72.95
05/06/2021	Expense			-54.00
05/07/2021	Expense			-8.91
05/07/2021	Expense			-235.00
05/07/2021	Expense			-4.24
05/08/2021	Transfer			-350.00
05/08/2021	Expense			-520.00
05/10/2021	Expense			-93.57
05/11/2021	Expense			-41.37
05/11/2021	Expense			-48.83
05/11/2021	Expense			-149.50

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/11/2021	Expense			-10.67
05/13/2021	Expense			-13.41
05/13/2021	Expense			-5.34
05/13/2021	Expense			-8.25
05/14/2021	Expense			-5.55
05/14/2021	Expense			-0.99
05/15/2021	Transfer			-500.00
05/15/2021	Expense			-72.50
05/15/2021	Expense			-5.00
05/16/2021	Expense			-384.28
05/17/2021	Expense			-23.51
05/17/2021	Expense			-261.82
05/17/2021	Transfer			-250.00
05/18/2021	Expense			-7,000.00
05/18/2021	Expense			-9.50
05/18/2021	Expense			-2,500.00
05/19/2021	Expense			-17.10
05/19/2021	Expense			-18.15
05/19/2021	Expense			-10.69
05/19/2021	Expense			-123.03
05/20/2021	Expense			-6.40
05/20/2021	Expense			-91.04
05/21/2021	Expense			-73.49
05/21/2021	Expense			-9.57
05/21/2021	Expense			-8.00
05/21/2021	Expense			-1.20
05/21/2021	Expense			-1.65
05/21/2021	Expense			-3.79
05/21/2021	Expense			-5.88

Total -16,628.98

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/30/2021	Deposit			3,130.77
05/14/2021	Deposit			3,086.03
05/21/2021	Deposit			1.19

Total 6,217.99

Additional Information

Uncleared checks and payments as of 05/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/26/2020	Expense			-3.73
12/26/2020	Expense			-3.73
12/29/2020	Expense			-32.05

Total -39.51

Uncleared checks and payments after 05/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/23/2021	Expense			-91.26
05/23/2021	Expense			-52.25
05/23/2021	Expense			-26.73
05/24/2021	Expense			-40.03
05/24/2021	Expense			-10.53
05/24/2021	Expense			-200.00
05/24/2021	Expense			-200.00
05/25/2021	Expense			-6.00

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/25/2021	Expense			-30.73
05/25/2021	Expense			-18.49
05/25/2021	Expense			-1,000.00
05/25/2021	Expense			-25.00
05/26/2021	Expense			-3.73
05/26/2021	Expense			-151.00
05/26/2021	Expense			-3.73
05/26/2021	Expense			-21.37
05/26/2021	Expense			-30.74
05/27/2021	Expense			-40.54
05/27/2021	Expense			-64.50
05/27/2021	Expense			-62.51
Total				-2,079.14

Uncleared deposits and other credits after 05/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/28/2021	Deposit			2,978.57
Total				2,978.57

EVERYTHING CHECKING (2449), Period Ending 05/31/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	123.80
Checks and payments cleared (8)	-349.94
Deposits and other credits cleared (1)	250.00
Statement ending balance	23.86
Register balance as of 05/31/2021	23.86

Details

Checks and payments cleared (8)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/17/2021	Expense			-9.78
05/17/2021	Expense			-106.06
05/19/2021	Expense			-9.85
05/21/2021	Expense			-20.97
05/24/2021	Expense			-88.06
05/28/2021	Expense			-64.26
05/29/2021	Expense			-35.29
05/30/2021	Expense			-15.67
Total				-349.94

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/17/2021	Transfer			250.00
Total				250.00

EVERYTHING CHECKING (2449), Period Ending 05/16/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	301.12
Checks and payments cleared (15)	-702.32
Deposits and other credits cleared (2)	525.00
Statement ending balance	123.80
Register balance as of 05/16/2021	123.80
Cleared transactions after 05/16/2021	0.00
Uncleared transactions after 05/16/2021	-99.94
Register balance as of 06/07/2021	23.86

Details

Checks and payments cleared (15)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/19/2021	Expense			-200.00
04/20/2021	Expense			-24.48
04/22/2021	Expense			-20.97
04/23/2021	Expense			-85.51
04/26/2021	Expense			-40.04
04/27/2021	Expense			-27.92
04/28/2021	Expense			-21.69
05/01/2021	Expense			-50.57
05/04/2021	Expense			-6.78
05/04/2021	Expense			-52.38
05/04/2021	Expense			-36.00
05/04/2021	Expense			-36.00
05/08/2021	Expense			-64.47
05/14/2021	Expense			-25.52
05/15/2021	Expense			-9.99
Total				-702.32

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/22/2021	Transfer			175.00
05/08/2021	Transfer			350.00
Total				525.00

Additional Information

Uncleared checks and payments after 05/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/17/2021	Expense			-9.78
05/17/2021	Expense			-106.06
05/19/2021	Expense			-9.85
05/21/2021	Expense			-20.97
05/24/2021	Expense			-88.06
05/28/2021	Expense			-64.26
05/29/2021	Expense			-35.29
05/30/2021	Expense			-15.67

Uncleared deposits and other credits after 05/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/17/2021	Transfer			250.00

Total				250.00
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EVERYTHING SAVINGS (INGS), Period Ending 05/21/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	657.19
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (2)	500.13
Statement ending balance	1,157.32
Register balance as of 05/21/2021	1,157.32

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/15/2021	Transfer			500.00
05/21/2021	Deposit			0.13
Total				500.13



ANDRE R SANDERS JR OR
L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 04/17/21 THRU 05/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
FREE CHKG	100.75	668.02	830.39	263.12	96.61	0.00%	0.00

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/17	POS SHEETZ 0617	27.88	05/01	FEE BANKING MACHINE USE APRIL	7.50
	PIN SEWICKLEY PA		05/02	ADJ Cash App*Cash Ou	9.75+
04/18	ADJ Cash App*Cash Ou	14.75+		PIN San Francisco CA	
	PIN San Francisco CA		05/02	POS MCDONALD'S F4354	5.99
04/19	POS VOCELLI PIZZA	22.04		PIN PITTSBURGH PA	
	MC PITTSBURGH PA		05/02	ADJ VENMO*Sanders An	74.25+
04/19	POS SQ *ZEENOS FIREH	11.50		PIN New York City NY	
	MC Slippery Rock PA		05/03	POS FOXTAIL	23.99
04/19	POS SQ *ROMANO INC	28.84		MC PITTSBURGH PA	
	MC Pittsburgh PA		05/03	POS IT'S DOGGIN IT	25.67
04/19	POS SUNOCO 085933110	10.03		MC PITTSBURGH PA	
	MC PITTSBURGH PA		05/04	POS UBER TRIP	12.31
04/19	ONL TRANSFER DOLLAR BANK INTERNET FROM	200.00+		MC 8005928996 CA	
04/19	POS SHEETZ 0277	45.32	05/05	POS VENMO	30.00
	PIN WEXFORD PA			MC NY	
04/21	POS CASH APP*DAVENTE	35.00	05/06	POS CASH APP*STAN SM	1.00
	MC CA			MC CA	
04/21	POS CASH APP*JOSH	40.00	05/06	POS SHEETZ 0617	10.00
	MC CA			PIN SEWICKLEY PA	
04/23	DEP CHECK - PINE TOWNSHIP OFFICE	202.33+	05/07	POS VENMO	2.00
04/23	WTH PINE TOWNSHIP OFFICE	125.00		MC NY	
04/27	POS SHEETZ 0133	28.77	05/07	POS NNT MICROSOFT*UL	16.04
	PIN CRANBERRY TWP PA			PIN MSBILL.INFO WA	
04/28	POS GLASS GONE WOW C	37.09	05/11	DEP CHECK - PINE TOWNSHIP OFFICE	329.31+
	MC CRANBERRY TWP PA		05/11	WTH PINE TOWNSHIP OFFICE	60.00
05/01	POS SHEETZ 0115	33.15	05/12	POS AAA FC MRR RENEW	13.90
	PIN PITTSBURGH PA			MC PA	
05/01	POS SHEETZ 0115	15.00			
	PIN PITTSBURGH PA				

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING APRIL
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$0.10	\$58.54	\$0.00	\$0.00	\$58.54

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR APRIL

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	1	.00		
-NON-DOLLAR ATM ACTIVITY	3	7.50		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	17	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	32	7.50		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR APRIL.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

OUR NEW AND IMPROVED WEBSITE IS HERE!
BENEFITS INCLUDE AN IMPROVED MOBILE EXPERIENCE,
UPDATED NAVIGATION AND CONTENT, AND MORE.
VISIT WWW.DOLLAR.BANK TODAY TO TRY IT OUT.

Account History

x2324 - FREE CHECKING

Selected Account

x2324 - FREE CHECKING (Available \$172.78)

Show the Following Days

All

30 Days

60 Days

90 Days

120 Days

Other

Date Range:

05/21/21

-

05/31/21

Show Only:

Any type of transaction

Description:

Check Number:

Amount:

Low Amount

to:

High Amount

Clear

Search

Download For: ▶ Spreadsheet

Date ^	Description	Withdrawals	Deposits	Balance
05/25/2021	POS PIN RITE AID 07825 BR WEXFORD PA	\$16.99		\$29.39
05/24/2021	POS PIN SHEETZ 0277 BR WEXFORD PA	\$47.47		\$46.38
05/24/2021	POS PIN MCDONALD S F6141 BR MARS PA	\$16.55		\$93.85
05/24/2021	POS PIN TRACTOR SUPPLY BR CRANBERRY TWP PA	\$69.93		\$110.40



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 04/17/21 THRU 05/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	301.12	702.32	525.00	123.80	107.45	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/19	ONL TRANSFER DOLLAR BANK INTERNET TO	200.00	05/04	POS FRESH THYME #453 MC CRANBERRY PA	6.78
04/20	POS CVS/PHARM 02449- Wexford PA	24.48	05/04	FEE POS OVERDRAFT FEE	36.00
04/22	POS LOWE'S #3051 PITTSBURG PA	20.97	05/04	POS GIANT-EAG Cranbe PIN Cranberry PA	52.38
04/22	ONL TRANSFER DOLLAR BANK INTERNET FROM	175.00+	05/04	FEE POS OVERDRAFT FEE	36.00
04/23	POS MARKET DI 155 To Wexford PA	85.51	05/08	ONL TRANSFER DOLLAR BANK INTERNET FROM	350.00+
04/26	POS COSTCO WHSE #03 CRANBERRY TPK PA	40.04	05/08	POS MARKET DI 155 To Wexford PA	64.47
04/27	POS CVS/PHARM 02449- Wexford PA	27.92	05/14	POS FRESH THYME #453 MC CRANBERRY PA	25.52
04/28	POS FRESH THYME #453 MC CRANBERRY PA	21.69	05/15	POS 7-ELEVEN 36144 PIN WARRENDALE PA	9.99
05/01	POS MARKET DI 155 To Wexford PA	50.57			

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	72.00	468.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING APRIL
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$12.72	\$123.97	\$0.00	\$0.00	\$123.97

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR APRIL

THERE ARE NO CHARGES FOR BANKING CARD USE IN APRIL

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	9	.00		
-MASTERCARD PURCHASES (MC)	1	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	10	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES
AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY
CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD
OF TRANSACTIONS FOR APRIL.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT
INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK
CHARGE, AND THEREFORE CANNOT BE WAIVED.

OUR NEW AND IMPROVED WEBSITE IS HERE!
BENEFITS INCLUDE AN IMPROVED MOBILE EXPERIENCE,
UPDATED NAVIGATION AND CONTENT, AND MORE.
VISIT WWW.DOLLAR.BANK TODAY TO TRY IT OUT.



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 04/22/21 THRU 05/21/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	31,261.91	16,628.98	6,217.99	20,850.92	29,007.90	0.05%	1.19
EVERYTHING SV	657.19	0.00	500.13	1,157.32	773.85	0.20%	0.13

SEQUENTIAL CHECK LISTING
(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2173	1,301.85	2174	86.00				

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/22	POS INTERTECH CI	288.00	04/29	POS PRESBY LOBBY VAL	8.00
	MC 4122461200 PA			MC PITTSBURGH PA	
04/22	POS AMZN Mktp US*1U2	9.89	04/29	ATM PNC BANK 1000 AIRPORT	63.50
	MC Amzn.com/bill WA			PITTSBURGH PA	
04/22	ONL TRANSFER DOLLAR BANK INTERNET TO	175.00	04/29	POS AMZN Mktp US*9D2	23.58
				MC Amzn.com/bill WA	
04/22	POS APPLE.COM/BILL	56.65	04/30	DIR CAPGEMINI	3,130.77+
	MC 866-712-7753 CA			REG.SALARY	
04/22	CHK 2174 SEQ# 18008369	86.00	04/30	POS BP#9622747BP OIL	46.03
04/26	POS SP * ARAMA COLLE	122.87		MC WEXFORD PA	
	MC 2025347843 GA		05/03	POS APPLE.COM/BILL	64.17
04/26	POS MCDONALD'S F714	5.24		MC 866-712-7753 CA	
	PIN WEXFORD PA		05/03	POS SP * ANGRY ORANG	52.09
04/26	POS APPLE.COM/BILL	3.73		MC 7744786756 MA	
	MC 866-712-7753 CA		05/03	POS APPLE.COM/BILL	5.33
04/26	POS APPLE.COM/BILL	3.73		MC 866-712-7753 CA	
	MC 866-712-7753 CA		05/04	POS APPLE.COM/BILL	9.99
04/26	POS A C & T - SMITH	13.88		MC 866-712-7753 CA	
	PIN SMITHSBURG MD		05/04	POS LIBERTY MUTUAL	261.82
04/26	CHK 2173 SEQ# 18024280	1,301.85		MC 888-398-8924 MA	
04/26	DIR NEW YORK LIFE	151.00	05/05	ATM RITE AID # 4770 MCKNIGH	80.00
	INS. PREM.			PITTSBURGH PA	
04/27	POS IPHONE CITIZENSO	64.50	05/06	POS LA STUDIO NAIL &	54.00
	MC BRIDGEPORT CT			MC PITTSBURGH PA	
04/27	POS MARKET DI 155 To	119.78	05/06	POS DOUBLE GOOD POPC	72.95
	PIN Wexford PA			MC 6305685544 IL	
04/28	POS T-BONES	19.93	05/07	POS DAIRY QUEEN #179	4.24
	PIN WEXFORD PA			MC CRANBERRY TOW PA	
04/28	POS APPLE.COM/BILL	21.37	05/07	POS CVS/PHARMACY #02	8.91
	MC 866-712-7753 CA			MC 800-746-7287 PA	
04/28	POS AMZN Mktp US*7M7	71.87	05/07	POS VENMO	235.00
	MC Amzn.com/bill WA			MC NY	
04/28	POS VENMO	500.00	05/08	POS COLUMBIA GAS OF	520.00
	MC NY			MC OH	



PAGE 2

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/08	ONL TRANSFER DOLLAR BANK INTERNET TO	350.00	05/17	DIR LIBERTY MUTUAL PAYMENT	261.82
05/10	POS WAFFLES INCAFFEI	93.57	05/18	POS MCDONALD'S F714	9.50
	MC WEXFORD PA			PIN WEXFORD PA	
05/11	POS APPLE.COM/BILL	10.67	05/18	ECK BNC MAKE A PMT	7,000.00
	MC 866-712-7753 CA			LOAN PYMT	
05/11	POS SHEETZ 0277	48.83	05/18	DIR FIRSTENERGY OPCO	2,500.00
	PIN WEXFORD PA			FE ECHECK	
05/11	POS SHEETZ 0277	41.37	05/19	POS HRB ONLINE TAX P	123.03
	PIN WEXFORD PA			MC 8004725625 MO	
05/11	ECK ARMSTRONG UTIL	149.50	05/19	POS APPLE.COM/BILL	10.69
	8772775711			MC 866-712-7753 CA	
05/13	POS CHICK-FIL-A #038	13.41	05/19	POS APPLE.COM/BILL	18.15
	MC WEXFORD PA			MC 866-712-7753 CA	
05/13	POS CHICK-FIL-A #038	8.25	05/19	POS APPLE.COM/BILL	17.10
	MC WEXFORD PA			MC 866-712-7753 CA	
05/13	POS APPLE.COM/BILL	5.34	05/20	POS KFC J625172	6.40
	MC 866-712-7753 CA			MC PITTSBURGH PA	
05/14	DIR CAPGEMINI	3,086.03+	05/20	ECK VOGEL DISPOSAL S	91.04
	REG.SALARY			AUTO PYMN	
05/14	POS MCDONALD'S F714	5.55	05/21	POS CMSVEND*AVI FOOD	1.65
	PIN WEXFORD PA			MC WARREN OH	
05/14	POS APPLE.COM/BILL	0.99	05/21	POS CMSVEND*AVI FOOD	1.20
	MC 866-712-7753 CA			MC WARREN OH	
05/15	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	05/21	POS UPMC VALET PARKI	8.00
				MC PITTSBURGH PA	
05/15	POS CVS/PHARMACY #02	5.00	05/21	POS KFC J625172	5.88
	MC 800-746-7287 PA			MC PITTSBURGH PA	
05/15	POS MARSHALLS 2399 M	72.50	05/21	POS UPMCSHADYSIDE GI	3.79
	PIN BRIDGEPORT WV			MC PITTSBURGH PA	
05/16	POS JCPENNEY 0268	384.28	05/21	POS MARKET DI 155 To	9.57
	MC BRIDGEPORT WV			PIN Wexford PA	
05/17	POS SHOE DEPT 0217	23.51	05/21	DIR VIVINT J203754038	73.49
	MC BRIDGEPORT WV			VIVINT	
05/17	ONL TRANSFER DOLLAR BANK INTERNET TO	250.00	05/21	INT INTEREST CREDIT	1.19+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	05/21	INT INTEREST CREDIT	0.13+

2021 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	2.09+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.63+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



PAGE 3

ACCOUNT BALANCES MAINTAINED DURING APRIL
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$795.44	\$17,137.39	\$157.13	\$423.81	\$17,561.20

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR APRIL

THERE ARE NO CHARGES FOR BANKING CARD USE IN APRIL

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	7	.00		
-MASTERCARD PURCHASES (MC)	35	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	43	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR APRIL.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

OUR NEW AND IMPROVED WEBSITE IS HERE!
BENEFITS INCLUDE AN IMPROVED MOBILE EXPERIENCE,
UPDATED NAVIGATION AND CONTENT, AND MORE.
VISIT WWW.DOLLAR.BANK TODAY TO TRY IT OUT.

Account History

x9586 - EVERYTHING CHECKING

Selected Account

x9586 - EVERYTHING CHECKING (Available \$20,666.45)

Show the Following Days

All

30 Days

60 Days

90 Days

120 Days

Other

Date Range:

05/21/21 - 05/31/21

Show Only:

Any type of transaction

Description:

Check Number:

Amount:

Low Amount to: High Amount

Clear

Search

Download For: Spreadsheet

Date	Description	Withdrawals	Deposits	Balance
05/28/2021	DIR CAPGEMINI .G.SALARY		\$2,978.57	\$21,750.35
05/27/2021	POS MC Amazon.com 2R5JV BR Amzn.com bill WA	\$40.54		\$18,771.78
05/27/2021	POS MC AMZN Mktp US 2R7 BR Amzn.com bill WA	\$62.51		\$18,812.32
05/27/2021	POS MC IPHONE CITIZENSO BR BRIDGEPORT CT	\$64.50		\$18,874.83



1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning April 24, 2021
through May 25, 2021

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	216.84
Checks	.00 -
Withdrawals & Debits	12.99 -
Deposits & Credits	.00 +
Current Balance	203.85 =

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted
before the end of your statement period.

No deposit made.

Your next statement period will end on June 23, 2021.

Previous Balance

216.84

TRANSACTION DETAILS

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
05/25	9.99	Monthly Maintenance Fee
05/25	3.00	Service Charge Statement Delivery

⊖ Total Withdrawals & Debits
12.99

= Current Balance
203.85

Daily Balance

Date	Balance	Date	Balance
05/25	203.85		

MEMO

--Are you on track to meet your goals? Citizens Quest(TM) Checking is an account that gives you the confidence you're on the right path with benefits such as:

- * More everyday banking services such as checks, using another banks' ATM(1), wires and more at no additional cost
- * No monthly maintenance fee with \$5,000 in deposits each statement period(2)
- * No overdraft fee charged on a first overdraft occurrence each year
- * No fee Savings Overdraft Transfer and Overdraft Line of Credit plans to help protect against overdrafts(3)
- * Additional unlimited Citizens Quest Checking and Savings accounts for you and your family with no monthly maintenance fee
- * A personalized plan giving you confidence you're on track
- * Relationship benefits



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

2 OF 2

Beginning April 24, 2021
through May 25, 2021

Checking continued from previous page

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

MEMO (continued)

To upgrade to Citizens Quest Checking visit a branch or call 800-773-7373. Member FDIC.

(1) Non-Citizens ATM owners may charge a fee

(2) Or, maintain a \$25,000 monthly combined deposit and investment balance across linked accounts

(3) The \$12 transfer fee per day for Savings Overdraft Transfer Plan and Overdraft Line of Credit Plan is waived for Citizens Quest Checking. The \$30 Annual Fee on Overdraft Line of Credit is waived for Citizens Quest Checking. The Annual Percentage Rate (APR) for an Overdraft Line of Credit is 21% on all outstanding loan balances. Credit approval is required.

NEWS FROM CITIZENS

--Why wait for a statement to see your banking activity? Download our Mobile Banking App* today to manage your money when it is convenient for you.

*Wireless carrier charges may apply.

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! By starting with just \$20 per week you can save over \$1000 a year! Set up an automatic transfer to your savings and watch your savings add up! For more information stop by a branch, visit citizensbank.com/starttosave or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		⊕ S _____	Total of \$ _____

3 Subtotal by adding 1 and 2

$$= \text{Subtotal of 1 and 2}$$

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

PERSONAL DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT
ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

Future Payments & Transfers

Bills & People

PAY BILLS

You are not enrolled in Bill Pay at this time. Enroll now to experience the convenience of paying bills electronically.

View All Payments

Transfers

Bank Accounts

One Deposit Checking

\$100.19

[Account Details](#) | [View Statements](#) | [Download Transactions](#)

[VIEW MORE TRANSACTIONS](#)

Your Recent Activity


DATE POSTED	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
06/04/21	Check # 108 View	+ \$33.00	\$100.19
05/26/21	DBT Purchase Walgreens #11812 Cranberry Towpa 1509	+ \$13.48	\$133.19
05/26/21	DBT Purchase Walgreens #11812 Cranberry Towpa 1509	+ \$57.18	\$146.67

POSTED TRANSACTIONS

[Print Image & Details](#)

Investment Accounts from Citizens Securities, Inc.

Not FDIC Insured



Wondering where to invest \$2,000 right now?

Invest at your own pace and earn more on your cash — Specifi Save & Grow™

Learn More